

Information to identify the case:

Debtor 1 **Douglas M Slack**
First Name Middle Name Last Name

Debtor 2 **Angela M Carolfi**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7576**

EIN --_-----

Social Security number or ITIN **xxx-xx-8642**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-15876-ABA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Douglas M Slack

Angela M Carolfi

7/22/16

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Douglas M Slack
 Angela M Carolfi
 Debtors

Case No. 16-15876-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 46

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db/jdb
 516086435 +Douglas M Slack, Angela M Carolfi, 187 Lawnside Avenue, Collingswood, NJ 08108-1937
 516086440 +Bay Area Credit Service, P.O. Box 467600, Atlanta, GA 31146-7600
 516086436 +++Bayview Loan Servicing, LLC, Customer Service Dept., 4425 Ponce DeLeon BLVD 5th FL, Coral Gables, FL 33146-1837
 516086437 +Borough of Collingswood, c/o DM Billings, P.O. Box 1016, Voorhees, NJ 08043-7016
 516086439 +Central Credit Service, 9550 Regency Square Blvd, Jacksonville, FL 32225-8169
 516086440 +Central Credit/Penn Cr, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 516086443 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
 516086444 +Client Servies, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
 516086447 +EZ Pass - NJ, 375 McCarter Highway, Newark, NJ 07114-2563
 516086446 +Exceptional Medical Transportation, PO Box 19, West Berlin, NJ 08091-0019
 516086450 +FMS, P.O. Box 707600, Tulsa, OK 74170-7600
 516086448 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516086452 HADDON EMERGENCY PHYSICIANS, PO BOX 41541, Philadelphia, PA 19101-1541
 516086453 +Harry C. Wittmaier, 215 E. Homestead Avenue, Collingswood, NJ 08108-1931
 516086455 +Kennedy Health system, P.O. Box 48023, Newark, NJ 07101-4823
 516086457 +Kristen Sinclair, Esquire, Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
 516086458 Lourdes Health System, P.O. Box 822099, Philadelphia, PA 19182-2099
 516086459 Lourdes Imaging Assoc., PA, P.O. Box 95000-2840, Philadelphia, PA 19195-2840
 516086461 M & T Bank, 1100 Worley Drive, Consumer Asset Management, 2nd Floor, ATTN: Legal Documents, Buffalo, NY 14221
 516086464 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 516086462 +Mid-Atlantic Credit Corp., P.O. Box 388, Conshohocken, PA 19428-0388
 516086463 +Millicent K. Channell, DO, Neuromusculoskeletal Medicine Institute, 42 E. Laurel Road, Suite 1700, Stratford, NJ 08084-1354
 516086465 +North Star VETS, 315 Robbinsville-Allentown Road, Trenton, NJ 08691-1509
 516086466 +Our Lady of Lourdes, Medical Center Camden, 1600 Haddon Avenue, Camden, NJ 08103-3101
 516086467 +Penn Credit Corp., 916 S. 14th Street, Harrisburg, PA 17104-3425
 516086468 +Princeton Healthcare system, P.O. Box 8500, Philadelphia, PA 19178-8500
 516086469 +Red Bank Veterinary Hospital, 1425 East Marlton Pike, Cherry Hill, NJ 08034-2231
 516086472 +Transworld Systems, Inc., Two Huntington Quadrangle, Suite 3NO2, Melville, NY 11747-4503
 516086473 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 22 2016 22:32:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 22 2016 22:32:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516086431 EDI: ARSN.COM Jul 22 2016 22:28:00 ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
 516086430 +EDI: ALLIANCEONE.COM Jul 22 2016 22:28:00 Alliance One, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
 516086432 +E-mail/Text: ACF-EBN@acf-inc.com Jul 22 2016 22:32:20 Atlantic Crd, P O Box 13386, Roanoke, VA 24033-3386
 516086433 +E-mail/Text: ACF-EBN@acf-inc.com Jul 22 2016 22:32:20 Atlantic Credit & Finance, Inc., P.O. Box 11887, Roanoke, VA 24022-1887
 516086434 +EDI: BANKAMER.COM Jul 22 2016 22:28:00 Bank of America, N.A., NC4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
 516086438 +EDI: CAPITALONE.COM Jul 22 2016 22:28:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 516086441 +EDI: CHASE.COM Jul 22 2016 22:28:00 Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 516086442 +EDI: CHASE.COM Jul 22 2016 22:28:00 Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 516086445 +EDI: DISCOVER.COM Jul 22 2016 22:28:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
 516086451 E-mail/Text: fggbanko@fgny.com Jul 22 2016 22:32:25 Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
 516086454 +EDI: PINNACLE.COM Jul 22 2016 22:28:00 Integrity Solution Services, Inc., P.O. Box 1850, Saint Charles, MO 63302-1850
 516086456 +EDI: CBSKOHL.COM Jul 22 2016 22:28:00 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
 516086460 +EDI: LTDFINANCIAL.COM Jul 22 2016 22:28:00 LTD Financial Services, L.P., 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
 516086470 +EDI: RMSC.COM Jul 22 2016 22:28:00 Synchrony Bank/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 516086471 +E-mail/Text: bankruptcydepartment@tsico.com Jul 22 2016 22:33:07 Transworld Sys Inc/51, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 17

District/off: 0312-1

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Total Noticed: 46

Date Rcvd: Jul 22, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516086449* Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2016 at the address(es) listed below:

John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,
jhargrave@ecf.epiqsystems.com; jwh@trustesolutions.net
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com; jwh@trustesolutions.net
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Maureen P. Steady on behalf of Joint Debtor Angela M Carolfi msteady@mac.com
Maureen P. Steady on behalf of Debtor Douglas M Slack msteady@mac.com

TOTAL: 5